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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Group 2700

Application of: Raymond Senez



Art Unit: 2768

Serial No.: 09/514,271

Examiner: To be assigned.

Filed: February 28, 2000

Attorney Docket No.: 1782-014-999

For: AUTOMATED BILL PAYMENT
SYSTEM

INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. §1.56 and §1.97

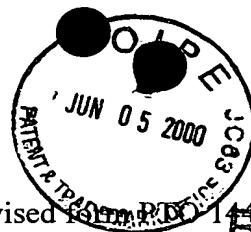
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Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In accordance with the duty of disclosure imposed by 37 C.F.R. § 1.56 and § 1.97 to inform the Patent Office of all references coming to the attention of each individual associated with the filing or prosecution of the subject application, which are or may be material to the patentability of any claim of the application, Attorneys for Applicants hereby direct the Examiner's attention to the references AA-AG listed on the attached revised form PTO 1449 entitled "List of References Cited by Applicant," copies of which are being submitted herewith.

Identification of the listed references is not to be construed an admission of Applicants or Attorneys for Applicants that such references are available as "prior art" against the subject application. Consequently, Applicants respectfully decline to use form PTO-1449, since this form identifies all of the references cited therein as "Prior Art". As an



alternative, Applicants submit herewith several pages of a "revised Form PTO-1440" entitled

"List of References Cited" instead of "List of Prior Art Cited".

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Applicants respectfully request that the Examiner review the following

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references and that the references be made of record in the file history of the application.

Pursuant to 37 C.F.R. § 1.97(b)(3), it is estimated that no fee is due, as this

Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits. However, should the Patent Office determine otherwise, please charge the required fee to Pennie & Edmonds LLP Deposit Account No. 16-1150. A copy of this sheet is enclosed for accounting purposes.

Respectfully submitted,

24,615

Francis E. Morris

(Reg. No.)

PENNIE & EDMONDS LLP
1155 Avenue of the Americas
New York, New York 10036-2711
(212) 790-9090

Date: June 5, 2000